

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF MARYLAND
at BALTIMORE

IN RE: NIKOLAY TODOROV

* Case No. 15-21618
* Chapter 13

Debtor *

DEBTOR'S AFFIDAVIT REQUESTING DISCHARGE

***IN JOINT FILINGS, A SEPARATE AFFIDAVIT MUST BE COMPLETED BY
EACH DEBTOR IN ORDER TO BE ELIGIBLE FOR A DISCHARGE***

The Chapter 13 Trustee has filed a notice of completion in my case and I am hereby requesting that the Court issue a discharge. I testify under penalty of perjury to the following: (Complete all sections and provide all required information.)

1. The following creditors hold a claim that is not discharged under 11 U.S.C. § 523 (a)(2) or (a)(4) or a claim that was reaffirmed under 11 U.S.C. § 524(c): (provide name, address, and telephone number of each such creditor)

*Selene Finance
9990 Richmond, Ste 4005
Houston, TX 77042-4546*

2. I have not received a discharge in a Chapter 7, 11 or 12 bankruptcy case that was filed within 4 years prior to the filing of this Chapter 13 Bankruptcy.
3. I have not received a discharge in another Chapter 13 bankruptcy case that was filed within 2 years prior to the filing of this Chapter 13 bankruptcy.
4. A. I did not have, either at the time of filing this bankruptcy or at the present time, equity in excess of \$125,060 if the case was filed before April 1, 2007, or \$136,875 if the case was filed on or after April 1, 2007 and before April 1, 2010, or \$146,450 for a case filed on or after April 1, 2010 and before April 1, 2013, or \$155,675 if the case was filed on or after April 1, 2013 in the type of property described in 11 U.S.C. §522(p)(1) [generally the debtor's homestead].

B. There is not currently pending any proceeding in which I may be found guilty of a felony of the kind described in 11 U.S.C. § 522(q)(1)(A) or liable for a debt of the kind described in 11 U.S.C. § 522(q)(1)(B).

5. COMPLETION OF INSTRUCTIONAL COURSE CONCERNING PERSONAL FINANCIAL MANAGEMENT PURSUANT TO 11 U.S.C. § 1328(g)(1)

[Complete one of the following statements]

I, Nikolay Todorov,
(printed name of debtor), the debtor in the above-styled
case hereby certify that on 2/24/21 I completed an instructional
course in personal financial management provided by Money Sharp,
(Name of Provider)
by an approved personal financial management instruction provider.

Official Form 23 was filed previously with the court; OR

A document attesting to my completion of the personal financial management
instruction course is attached.

I, Nikolay Todorov,
(printed name of debtor), the debtor in the above-styled
case, hereby certify that no personal financial management course is required
because: [check the appropriate box.]

- I am incapacitated or disabled, as defined in 11 U.S.C. § 109(h)(4);
- I am on active military duty in a military combat zone; or
- I reside in a district in which the United States Trustee has determined that the
approved instructional courses are not adequate at this time to serve the additional
individuals who would otherwise be required to complete such courses.
- CERTIFICATION REGARDING DOMESTIC SUPPORT OBLIGATIONS
PURSUANT TO 11 U.S.C. § 1328(a)

[Complete one of the following statements]

I, Nikolay Todorov,
(printed name of debtor), the debtor in the above-styled case,
hereby certify that I am not currently required, nor at any time during the period of this
bankruptcy have I been required, by a judicial or administrative order, or by statute, to pay a
domestic support obligation.

I, _____, the debtor in the above-styled case am required by judicial or administrative order, or by statute, to pay a domestic support obligation as defined in 11 U.S.C. § 101(14A). (This refers to a debt owed to or recoverable by a spouse, former spouse or child of the debtor or such child's parent, legal guardian or responsible relative or a governmental unit in the nature of alimony, maintenance or support.) The name and address of each holder of a domestic support obligation follows:

[check the appropriate box.]

I hereby certify that all amounts payable under such order or such statute that are due on or before the date of this affidavit (including amounts due before the petition was filed, but only to the extent provided for by the plan) have been paid; or

I have executed, and the court has approved, a written waiver of discharge pursuant to 11 U.S.C. § 1328(a).

My current address is:

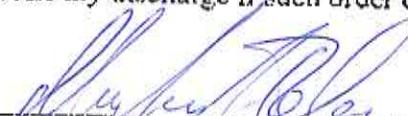
1120 S. Robinson St.
Baltimore, MD 21224

The name and address of my most recent/current employer is:

Self Employed
NTR Properties
1120 S. Robinson St.
Baltimore, MD 21224

I declare under penalty of perjury that all of the above statements are true and correct to the best of my knowledge, information, and belief, and that the Court may rely on the truth of each statement in determining whether to grant me a discharge in this case. I further understand that the court may revoke my discharge if such order of discharge was procured by fraud.

Signature of Debtor:



Date: 3/11/2021

NOTICE OF OPPORTUNITY TO OBJECT

Any objections to the accuracy of this affidavit must be filed within fourteen (14) days of the date of service of this Affidavit. If no objection is filed, the Court will consider entering a discharge order in this case without further notice or hearing.

CERTIFICATE OF SERVICE

I hereby certify that on the 15th day of March, 2021, I reviewed the Court's CM/ECF system and it reports that an electronic copy of the Debtor's Affidavit Requesting Discharge will be served electronically by the Court's CM/ECF system on the following:

Name of Trustee, Chapter 7/13 Rebecca Herr at ecf@ch13md.com

Name of Attorney Scott R. Robinson at scott@hblaw.com

Joshua Welborn at bankruptcymd@mwc-law.com

Name of Attorney Michael T. Cantrell at bankruptcymd@mwc-law.com

I hereby further certify that on the 15th day of March, 2021, a copy of the Debtor's Affidavit Requesting Discharge was also mailed first class mail, postage prepaid to: List of Creditors,

Name of Party U.S. Bank Trust As Trustee for LSFQ

Address of Party Master Participation Trust

City, State Zip 13801 Wireless Way

Oklahoma City, OK 73134

Name of Party

Address of Party

City, State Zip

Name of Party
Address of Party
City, State Zip

Signature 
[Type or print your name]

NOTE: The Certificate of Service must comply with Local Bankruptcy Rule 7005-2(2).

Label Matrix for local noticing
 0416-1
 Case 15-21618
 District of Maryland
 Baltimore
 Mon Mar 15 14:54:18 EDT 2021

U.S. Bank Trust, N.A., as Trustee for LSF9 M
 13801 Wireless Way
 Oklahoma City, OK 73134-2500

American Express Bank, FSB
 c/o Becket and Lee LLP
 POB 3001
 Malvern, PA 19355-0701

Bayview Loan Servicing, LLC
 c/o McCabe, Weisberg & Conway, LLC
 312 Marshall Avenue, Suite 800
 Laurel, MD 20707-4808

Wilmington Savings Fund Society, FSB, d/b/a
 c/o Scott R. Robinson, Esq.
 Hofmeister & Breza
 11019 McCormick Road
 Suite 400
 Hunt Valley, MD 21031-1407

American Express Centurion Bank
 c/o Becket and Lee LLP
 POB 3001
 Malvern, PA 19355-0701

U.S. Bank Trust, N.A.
 as Trustee for LSF9 Master Participation
 Kyle J. Moulding
 312 Marshall Ave.
 Suite 800
 Laurel, MD 20707-4808

Baltimore
 Baltimore Division
 101 West Lombard Street, Ste. 8530
 Baltimore, MD 21201-2605

Amex
 Po Box 297871
 Fort Lauderdale, FL 33329-7871

Bayview Loan Servicing, LLC
 M&T Bank
 PO Box 840
 Buffalo, NY 14240-0840

Bayview Loan Servicing, LLC
 McCabe, Weisberg & Conway, LLC
 Kyle J. Moulding, Esq
 312 Marshall Avenue, Suite 800
 Laurel, MD 20707-4808

(p) BANK OF AMERICA
 PO BOX 982238
 EL PASO TX 79998-2238

(p) CAPITAL ONE
 PO BOX 30285
 SALT LAKE CITY UT 84130-0285

Capital One Bank USA
 1680 Capital One Dr
 McLean, VA 22102-3407

Christiane Willson
 c/o Joel C. Richmond, Esquire
 31 Light St., #420
 Baltimore, MD 21202-1214

Christine Wilson
 735 S. Bond St
 Baltimore, Md 21231-3721

Citi
 Po Box 6241
 Sioux Falls, SD 57117-6241

(p) COMPTROLLER OF MARYLAND
 BANKRUPTCY UNIT
 301 W PRESTON ST ROOM 409
 BALTIMORE MD 21201-2396

Discover Fin Svcs Llc
 Po Box 15316
 Wilmington, DE 19850-5316

Eos Cca
 Po Box 981008
 Boston, MA 02298-1008

GECC
 c/o Weltman, Weinberg & Reis
 323 W. Lakeside Ave, Ste 200
 Cleveland, OH 44113-1009

Internal Revenue Service
 P.O. Box 7346
 Philadelphia, PA 19101-7346

Joel C. Richmond, Esq.
 31 Light St. #420
 Baltimore, Md 21202-1214

L J Ross Associates In
 4 Universal Way
 Jackson, MI 49202-1455

(p) M&T BANK
 LEGAL DOCUMENT PROCESSING
 626 COMMERCE DRIVE
 AMHERST NY 14228-2307

Mayor and City Council of Baltimore
 Dept. of Finance, Abel Wolman Bldg.
 200 Holliday St.
 Baltimore, Md 21202-3618

Profess Acct
 633 W Wisconsin Av
 Milwaukee, WI 53203-1918

State of Maryland DLLR
 Division of Unemployment Insurance
 1100 N. Eutaw Street, Room 401
 Baltimore, MD 21201-2225

Stephen G. Peroutka
 8028 Ritchie Highway, Suite 300
 Pasadena, Md 21122-1360

Supervisor of Delin. Accts.
 Rm. 1 Municipal Building
 Holliday & Lexington Streets
 Baltimore, MD 21202

Kim D. Parker
 Law Offices of Kim Parker, P.A.
 2123 Maryland Avenue
 Baltimore, MD 21218-5614

Nikolay Todorov Todorov
 1120 S. Robinson St.
 Baltimore, MD 21224-4923

Rebecca A. Herr
 Chapter 13 Trustee
 185 Admiral Cochrane Dr.
 Suite 240
 Annapolis, MD 21401-7623

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g) (4).

Bk Of Amer
 Po Box 982235
 El Paso, TX 79998

Capital One Bank Usa N
 15000 Capital One Dr
 Richmond, VA 23238

Comptroller of Maryland
 Revenue Administration Division
 Annapolis, Md 21411

(d) Comptroller of the Treasury
 Compliance Division, Room 409
 301 W. Preston Street
 Baltimore, MD 21201

M & T Bank
 1 Fountain Plz
 Buffalo, NY 14203

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u) Bayview Loan Servicing, LLC, Movant

(u) Bayview Loan Servicing, LLC, Movant (M&T B

	End of Label Matrix
Mailable recipients	35
Bypassed recipients	2
Total	37